

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.	: 09/892,627	Confirmation No. :	5978
Filed	: June 28, 2001		
Applicant	: Kitchen, et al.		
Title	: Check Metaphor for Electronic Payment Authorization		
TC/AU	: 3696		
Examiner	: Clement B. Graham		
Docket No.	: 23952-0037		
Customer No.	: 72386		

COMMENTS ON EXAMINER'S STATEMENT OF REASONS FOR ALLOWANCE**VIA EFS-WEB**

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

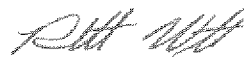
Sir or Madam:

Responsive to the Notice of Allowability mailed on June 22, 2010, and the Examiner's Statement of Reasons for Allowance, Applicants submit the following clarifying remarks. The Examiner's Statement of Reasons for Allowance (hereinafter the "Examiner's Statement") emphasizes certain claim elements as not being disclosed in the prior art. However, such statements should not be construed as identifying the only possible novel and non-obvious features of the Applicants' inventions. The Applicants respectfully assert that the allowed claims may be considered novel and non-obvious over the cited prior art references for reasons other than those emphasized in the Examiner's Statement. Further, the Applicants respectfully assert that the allowed claims are patentable over all art of record and not just those art references emphasized by the Examiner's Statement.

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Further, while the Applicants believe that the claims are allowable, the Applicants do not acquiesce that patentability resides in each feature, exactly as expressed in the claims, nor that each feature is required for patentability.

Respectfully submitted,



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